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## **Homeowners and renters need to insure against winter flooding**

Camp Murray, Wash. – As fall approaches, Washington homeowners and renters need to act now to insure their property against flooding for two important reasons. First, flood insurance policies do not take effect until 30 days after purchase. And, second, federal disaster assistance is available in less than 10 percent of all weather emergencies.

“River flooding, storm runoff and high water table ponding are all typical results of Washington’s winter weather, and homeowner’s policies do not cover flooding,” said John Vollmer, human services program manager, Washington Emergency Management Division. “The best way for renters and homeowners to insure against such property losses is with flood insurance.”

Generally, flood insurance can be purchased through the National Flood Insurance Program (NFIP).

A new threat for some homeowners will be possible erosion and flash flooding in areas stricken by wildfire this summer, Vollmer said.

Also, some Washington property owners may be particularly at risk because their state-purchased group flood insurance may expire this winter. One example is a group of Skagit County homeowners and renters for whom the state purchased NFIP coverage as part of the disaster assistance they received for flooding in 2003. That group coverage will expire in early 2007, after which homeowners will not get federal assistance for any flood insurable item unless they maintain their own policy. Policies purchased in a similar fashion for victims of earlier disasters may have already expired.

Vollmer said flood insurance will cover eligible losses regardless of whether federal assistance is available or not. “We often see flooding situations where stream or urban runoff only impacts a few homes and therefore does not qualify for any government disaster aid. Especially in those situations, NFIP can save a homeowner or renter some massive financial losses.”

Statistics reveal that about 25 percent of all claims paid by NFIP are for homes and apartments that are in areas of minimal flood risk, he added. “As a homeowner, you can insure your home up to \$250,000 and its contents up to \$100,000. If you’re a renter, you can cover your belongings up to \$100,000. As a non-residential property owner, you can insure your buildings and its contents up to \$500,000.”

NFIP policies can provide household contents coverage for as little as \$39 per year and building plus contents coverage for just over \$121 a year, according to the NFIP.

More information on the National Flood Insurance Program can be found at <http://www.floodsmart.gov/floodsmart/pages/index.jsp>. After clicking on the “What’s Your Flood Risk?” link in the upper right corner of the page, people can check their flood risk by entering their home address. Answers to frequently asked questions about disaster assistance can be found at <http://www.emd.wa.gov/6-mrr/mit-rec/hs/faq-disaster-assistance.htm>.

For further information on NFIP or federal disaster aid programs, contact John Vollmer, human services manager, Washington Emergency Management Division, at 1-800-562-6108, ext. 7076.

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